# Case 05-13748 Doc 1

Filed 04/12/05 Entered 04/12/05 14:30:49 Desc Main Document Page 1 of 23 United States Bankruptcy Court Northern District of Illinois

IN	NRE:	Case No				
Мо	oore, Clyde	Chapter 13				
-	Debtor(s)		_			
	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney to one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept	\$\$2,200	).00			
	Prior to the filing of this statement I have received	\$\$	).00			
	Balance Due	\$\$	).00			
2.	The source of the compensation paid to me was: Debtor Dother (specify):					
3.	The source of compensation to be paid to me is: Debtor Dother (specify):					
4.	I have not agreed to share the above-disclosed compensation with any other person unless	they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a person or persons who ar together with a list of the names of the people sharing in the compensation, is attached.	re not members or associates of my law firm. A copy of the agreen	nent,			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the	bankruptcy case, including:				
6.	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin Preparation and filing of any petition, schedules, statement of affairs and plan which may Representation of the debtor at the meeting of creditors and confirmation hearing, and any Representation of the debtor in adversary proceedings and other contested bankruptey may [Other provisions as needed]</li> <li>By agreement with the debtor(s), the above disclosed fee does not include the following services.</li> </ul>	be required; y adjourned hearings thereof; tters;				
	CERTIFICATION  certify that the foregoing is a complete statement of any agreement or arrangement for payment proceeding.	to me for representation of the debtor(s) in this bankruptcy				
-	April 1, 2005 Date /s/ Thomas Holstein	Signature of Attorney	$- \mid$			

Thomas Holstein & Associates Bar No. 1251716

Name of Law Firm

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# Case 05-13748 Doc 1 Filed 04/12/05 Entered 04/12/05 14:30:49 Desc Main Document Page 2 of 23 UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

# Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

# Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

ACKNOW.	LEDGEN	<b>MENT</b>
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I, the debtor, affirm	that I have read this notice.		
			Case Number
April 1, 2005	/s/ Clyde Moore		
Date	Clyde Moore	Debtor	Joint Debtor, if any

**INSTRUCTIONS**: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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FORM B1	United States : Northern D	Bankruptcy C istrict of Illino			Voluntary Petition			
Name of Debtor (if indivi-	dual, enter Last, First,	, Middle):	Name of Jo	int Debtor (S	Spouse) (La	ast, First, Middle):		
All Other Names used by (include married, maiden, and tra		6 years	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):					
Last four digits of Soc. Se No. (if more than one, state all)		or other Tax I.D.		gits of Soc. S		omplete EIN or other Tax I.D.		
Street Address of Debtor 15461 Rose Drive South Holland, IL 60473		z Zip Code):	Street Addr	ess of Joint I	Debtor (No.	& Street, City, State & Zip Code):		
County of Residence or of Principal Place of Busines				Residence or ace of Busin				
Mailing Address of Debto	OF (if different from street a	ddress):	Mailing Ad	dress of Join	t Debtor (if	different from street address):		
Location of Principal Asset (if different from street address a		r						
Venue (Check any applicabl  ✓ Debtor has been domicil preceding the date of thi  ☐ There is a bankruptcy ca	led or has had a residence is petition or for a longer	ce, principal place or part of such 180 daffiliate, general parapply)	f business, or pr ays than in any o tner, or partners	incipal assets other District. ship pending i ter or Section the Petiti CI	in this District this District of Bankru	ict for 180 days immediately		
Other	Clearing Ba	nk		- Case ancilla		n proceeding		
✓ Consumer/Non-Busines	usiness (Check all boxes ss as defined in 11 U.S. e considered a small bus	s that apply) C. § 101	Filing Fe Must atta	1				
Statistical/Administrative I Debtor estimates that fur Debtor estimates that, af paid, there will be no fur	nds will be available for ter any exempt property	distribution to unse is excluded and add	ninistrative expe	enses	THIS	SPACE IS FOR COURT USE ONLY		
Estimated Number of Credit	ors 1-15 16-4	9 50-99 100		1000-over				
		,000,001 to \$10,000,001 10 million \$50 millio		More than \$100 million				
		,000,001 to \$10,000,001 10 million \$50 millio		More than \$100 million				

Date

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of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM B1, Page 2

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# Document Page 5 of 23 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Moore, Clyde		Chapter 13
	Debtor(s)	•

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

# AMOUNTS SCHEDULED

	71.	MOUN IS SCHEDULEI			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	2	10,030.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		85,618.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		9,792.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,452.70
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,812.70
Total Number of Sheets in Schedules		11			
		Total Assets	90,030.00		
			Total Liabilities	95,410.00	

Total Liabilities

95,410.00

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IN RE Moore, Clyde

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Debtor(s)

# **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
15461 Rose Drive, South Holland II	Fee Simple	J	80,000.00	78,000.00
	тот	AL	80,000.00	

(Report also on Summary of Schedules)

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Case No. \_

IN RE Moore, Clyde

Debtor(s)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		80.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank One checking Pension check by direct deposit		800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit for room at YMCA-lease rejected under plan-See Special Provisions G		300.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		all household goods and furnishings		900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures, music and movies		200.00
6.	Wearing apparel.		all wearing apparel		250.00
7.	Furs and jewelry.		wedding band, watch		300.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole life insurance policy with Allstate		1,900.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

IN RE Moore, Clyde

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

\_\_ Case No. \_\_\_

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevy Lumina 85,000 miles		5,300.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			
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Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
15461 Rose Drive, South Holland II	735 ILCS 5 §12-901	2,000.00	80,000.00
SCHEDULE B - PERSONAL PROPERTY			
cash	735 ILCS 5 §12-1001(b)	80.00	80.00
Bank One checking Pension check by direct deposit	735 ILCS 5 §12-1001(b)	800.00	800.00
all household goods and furnishings	735 ILCS 5 §12-1001(b)	600.00	900.00
books, pictures, music and movies	735 ILCS 5 §12-1001(a)	200.00	200.00
all wearing apparel	735 ILCS 5 §12-1001(a)	250.00	250.00
wedding band, watch	735 ILCS 5 §12-1001(b)	300.00	300.00
Whole life insurance policy with Allstate	735 ILCS 5 §12-1001(h)(3)	1,900.00	1,900.00

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Debtor(s)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Account No.							
			Value \$				
Account No.							
120 N LaSalle Suite 2520 Chicago, IL 60602			Value \$				
Account No. Fisher & Fisher			Assignee or other notification for: Countrywide Home Loans				
			Value \$ 80,000.00				
Countrywide Home Loans 400 Countrywide Way, SV-46 Simi Valley, CA 93065			residence				78,000.00
Account No.	Х	J	Value \$ 5,300.00 15461 Rose Drive, South Holland, II- s/f				2,318.00
Capital One Auto Finance % Ascension Capital Group PO Box 201347 Arlington, TX 76006							7,618.00
Account No. XXX2513			2001 Checy Lumina 85,000 miles				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	O N T I N G E N T	L I Q U I D A T E	D I S P U T E D	WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY

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Debtor(s)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES	OF	PRIO	RITY	CI.	١TM	S

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(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petitio or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 1 U.S.C. § 507(a)(5).
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.6 § 507(a)(7).
Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Boar of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depositor institution. 11 U.S.C. § 507(a)(9).
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O Continuation Sheets attached

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Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors h	olding	g un	secured nonpriority claims to report on this Scheo	lule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			old credit card				
Cross Country Bank B-Line LLC/ Mail Stop 550 2101 4th Ave, Suite 900 Seattle, WA 98121							565.00
Account No. <b>X-XX-XX-X357-7</b>			gas service 2004				
Nicor Gas P O Box 549 Aurora, IL 60507							500.00
Account No.			judgement				
Wanda Roberts/State Farm Auto Ins % Simon & McClosky Ltd. 120 W Madisn #300 Chicago, IL 60602							8,727.00
Account No.							
Account No.							
O Continuation Sheets attached			(Total c			otal age)	9,792.00
			(Complete only on last sheet of Schedule I	F) <b>T</b>	тот	`AL	9,792.00

(Report total also on Summary of Schedules)

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IN RE Moore, Clyde

Debtor(s)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.
State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.
Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF THE STREET					
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
YMCA Chicago, IL	month to month lease \$361.00 per month					

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Debtor(s)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of
creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor
spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Linda Moore Same As Debtor	Countrywide Home Loans 400 Countrywide Way, SV-46 Simi Valley, CA 93065

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IN RE Moore, Clyde

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP Wife				AGE <b>51</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Security Guard Driver (North Central Security Agency How long employed 6 Yrs Driver (North Central Security Agency 6 Yrs CTA				Filing)			
Income: (Estimate Current Monthly gr Estimated monthly	coss wages, sala	thly income) ry, and commissions (pro rata if r	not paid monthly)	\$ \$	DEBTOR <b>845.00</b>		SPOUSE <b>3,618.00</b>
SUBTOTAL		-		\$	845.00		3,618.00
b. Insurance	L DEDUCTION and Social Sec			\$ \$	153.83	\$ \$	1,576.00
c. Union dues d. Other (speci	fy) <u>Credit Uni</u> Pension	on Loan		\$ \$		\$ \$	300.00 218.00
SUBTOTAL OF I		DUCTIONS		<u>\$</u>	153.83	\$	2,094.00
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	691.17	\$	1,524.00
Income from real p Interest and dividen	roperty nds	business or profession or farm (at		s \$ \$		\$ \$ \$	
or that of dependent Social Security or of (Specify) <b>Social S</b>	ts listed above other governmen	nt assistance		\$ \$	1 120 20	\$	
Pension or retireme Other monthly inco	ent income			\$ \$		\$	
				\$\$ \$\$		\$ \$ \$ _	
TOTAL MONTH	LY INCOME			\$	1,928.70	\$	1,524.00

TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_\_ 3,452.70 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Moore, Clyde

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Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

\_\_\_ Case No. \_\_

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	e bi-weekly, quarterly, semi-annually,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	nplete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$
Are real estate taxes included? Yes No	Ψ
Is property insurance included? Yes V No No	
Utilities: Electricity and heating fuel	\$ 200.00
Water and sewer	\$ 31.70
Telephone	\$ 48.00
Other Cable	\$65.00
	\$
	\$
Home maintenance (repairs and upkeep)	\$
Food	\$325.00
Clothing	\$ 40.00
Laundry and dry cleaning	\$20.00
Medical and dental expenses	\$
Transportation (not including car payments)	\$200.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$ \$
Insurance (not deducted from wages or included in home mortgage payments)	Φ
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$ 271.00
Other	
	\$
Taxes (not deducted from wages or included in home mortgage payments)	·
(Specify)	<b>\$</b>
	\$
	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)  Auto	\$
Other Car Note For Wife-Not Filing	\$ 397.00
	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other Wife Credit Cards-Not Filing	\$200.00
	\$
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,812.70
(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, more	nthly, annually, or at some
other regular interval.	¢ 2.450.70
A. Total projected monthly income	\$ 3,452.70
<ul><li>B. Total projected monthly expenses</li><li>C. Excess income (A minus B)</li></ul>	\$ <u>1,812.70</u> \$ 1,640.00
D. Total amount to be paid into plan each	\$ 1,640.00
(interval)	Ψ
(litter var)	

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Debtor(s)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury t	hat I have read the foregoing sum	
they are true and correct to the bes	t of my knowledge, information,	(Total shown on summary page plus 1) and belief.
Date: <b>April 1, 2005</b>	Signature: /s/ Clyde Moo Clyde Moore	<b>re</b> Debtor
Date:	Signature:	
		(Joint Debtor, if any)  [If joint case, both spouses must sign.]
CERTIFICATION AND SIGN	ATURE OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy pet I have provided the debtor with a c		S.C. § 110, that I prepared this document for compensation, and that
Printed or Typed Name of Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
	rs of all other individuals who pr	epared or assisted in preparing this document:
•	•	signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer's fa in fines or imprisonment or both.		of title $11$ and the Federal Rules of Bankruptcy Procedures may result $6$ .
DECLARATION UND	DER PENALTY OF PERJURY (	ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		esident or other officer or an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) named schedules, consisting of (Total shown on sum	l as debtor in this case, declare u sheets, and that they are	ander penalty of perjury that I have read the foregoing summary and true and correct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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**United States Bankruptcy Court** Northern District of Illinois

IN RE:		Case No.
Moore, Clyde		Chapter 13
	Debtor(s)	•

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2,555.00 2005-ytd employment for debtor

10,200.00 2004 employment

# 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

4,948.00 2005- ytd-pension and social security

14,245.00 2004 pension and social security

13,700.00 2003 pension and social security

6,935.00 2005 ytd wife income-not filing

36,400.00 2004 income for wife

#### 3. Payments to creditors

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a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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4. Su	its and administrative proceeding	ngs, executio		Page 19 of 23 attachments		
None	a. List all suits and administrati bankruptcy case. (Married debto not a joint petition is filed, unles	ve proceedin	ngs to which the debtor ler chapter 12 or chapte	is or was a party within on r 13 must include information		
AND	TION OF SUIT CASE NUMBER ntrywide Home Loans v re	NATURE (	OF PROCEEDING Ire	COURT OR AGENC AND LOCATION Cook County	ΥY	STATUS OR DISPOSITION pending
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married de	btors filing under chap	ter 12 or chapter 13 must in	clude informatio	on concerning property of either
5. Re	possessions, foreclosures and re	turns				
None	List all property that has been re the seller, within <b>one year</b> imme include information concerning joint petition is not filed.)	ediately prec	eding the commenceme	ent of this case. (Married de	btors filing unde	er chapter 12 or chapter 13 must
6. As	signments and receiverships					
None	a. Describe any assignment of pr (Married debtors filing under cha unless the spouses are separated	apter 12 or ch	apter 13 must include a			
None	b. List all property which has be commencement of this case. (Ma spouses whether or not a joint p	arried debtors	s filing under chapter 12	or chapter 13 must include i	information conc	erning property of either or both
7. Git	fts					
None	List all gifts or charitable contril gifts to family members aggregat per recipient. (Married debtors f a joint petition is filed, unless th	ting less than iling under c	\$200 in value per indivhapter 12 or chapter 13	idual family member and ch must include gifts or contri	aritable contribu	tions aggregating less than \$100
8. Lo	sses					
None	List all losses from fire, theft, o commencement of this case. (M a joint petition is filed, unless the	Iarried debto	rs filing under chapter	12 or chapter 13 must includ		
9. Pa	yments related to debt counseli	ng or bankrı	uptcy			
None	List all payments made or proper consolidation, relief under banks of this case.	rty transferre	ed by or on behalf of the			
	IE AND ADDRESS OF PAYEE			AYMENT, NAME OF OTHER THAN DEBTOR		F MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1 200 00

109 West Elm Street Chicago, IL 60610

# 10. Other transfers

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None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None	
$\checkmark$	

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 1, 2005	Signature /s/ Clyde Moore	
	of Debtor	Clyde Moore
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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# **Northern District of Illinois**

IN RE:		Case No
Moore, Clyde		Chapter 13
-	Debtor(s)	•
	VERIFICATION OF CRE	DITOR MATRIX
		Number of Creditors6
The above-named Debtor(s) h	nereby verifies that the list of creditors	s is true and correct to the best of my (our) knowledge.
Date: <b>April 1, 2005</b>	/s/ Clyde Moore	
	Debtor	
	Joint Debtor	

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Moore, Clyde 15461 Rose Drive South Holland, IL 60473

Thomas Holstein & Associates Bar No. 1251716 109 West Elm Street Chicago, IL 60610

Capital One Auto Finance % Ascension Capital Group PO Box 201347 Arlington, TX 76006

Countrywide Home Loans 400 Countrywide Way, SV-46 Simi Valley, CA 93065

Cross Country Bank B-Line LLC/ Mail Stop 550 2101 4th Ave, Suite 900 Seattle, WA 98121

Fisher & Fisher 120 N LaSalle Suite 2520 Chicago, IL 60602

Nicor Gas P O Box 549 Aurora, IL 60507

Wanda Roberts/State Farm Auto Ins % Simon & McClosky Ltd. 120 W Madisn #300 Chicago, IL 60602